

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Lakeview Loan Servicing, LLC

In Re:
Reginald Sainte-Rose
Naeemah Sainte-Rose

Debtors.



Order Filed on May 10, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-25152 CMG

Adv. No.:

Hearing Date: 5/1/19 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 10, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Reginald Sainte-Rose, Naeemah Sainte-Rose

Case No: 16-25152 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 777 Backhus Estate Road, Lebanon, NJ, 08826, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Williams S. Wolfson, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 7, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2018 through May 2019 for a total post-petition default of \$23,648.55 (2 @ \$3,866.67, 5 @ \$3,767.21, less suspense \$2,920.84); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$23,648.55 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2019, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Reginald Sainte-Rose
Naeemah Sainte-Rose
Debtors

Case No. 16-25152-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db/jdb Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road,
Glen Gardner, NJ 08826-2203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com
 Robert P. Saltzman on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB
 dnj@pbslaw.org
 William S. Wolfson on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net,
 liza.wwolfsonlaw@comcast.net
 William S. Wolfson on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net,
 liza.wwolfsonlaw@comcast.net

TOTAL: 10